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7. The method of Claim 6, wherein said defined contribution retirement plan is a tax-qualified retirement plan.

8. The method of Claim 1, wherein said investment account is established within a 401(k) plan.

9. The method of Claim 1, wherein the investment account is established within a retirement plan which permits deferrals from an employee's compensation for work.

10. The method of Claim 1, wherein said investment account is a trust.

11. The method of Claim 10, wherein said insurance policy is an investment of the trust.

12. The method of Claim 1, wherein said insurance policy is purchased with assets of said investment account.

13. The method of Claim 1, wherein said specific source from which substitute payments are normally paid comprises deferrals from an employee's compensation for work.

14. The method of Claim 1, wherein said specific source further comprises matching contributions from an employer of said employee.

15. The method of Claim 1, wherein said specific source from which substitute payments are normally paid comprises non-matching contributions from an employer of said employee.

16. The method of Claim 1, wherein said specific source from which substitute payments are normally paid comprises post-tax contributions from an employee's compensation for work.

5 17. The method of Claim 1, wherein said specific source from which substitute payments are normally paid comprises matching contributions from an employer of said employee.

10 18. The method of Claim 17, wherein said specific source further comprises deferrals from an employee's compensation for work.

15 19. The method of Claim 1, wherein said insurance policy is a disability insurance policy.

20 20. The method of Claim 1, wherein said investment account is a feature of said retirement plan and wherein said provision for insurance is also a feature of said retirement plan.

25 21. The method of Claim 1, wherein said investment account is held by a trust established under a retirement plan, and wherein the insurance policy is held by the retirement plan as an investment of the trust.

30 22. The method of Claim 21, wherein assets of said trust are used to pay premiums of said insurance policy.

 23. The method of Claim 22, wherein benefits payable under said insurance policy are payable to the trust.

24. The method of Claim 1, wherein said investment account is held under a retirement plan, and wherein the insurance policy is held by the retirement plan as an investment of the plan.

5 25. The method of Claim 24, wherein assets of said retirement plan are used to pay premiums of said insurance policy.

26. The method of Claim 24, wherein benefits payable under said insurance policy are payable to the retirement plan.

10 27. The method of Claim 1, wherein said investment account is established within a retirement plan which is continually reestablished in consecutive fixed time periods under certain compliance requirements, wherein said insurance policy is purchased by paying one or more premiums in a first, earlier fixed time period, and
15 wherein said benefits under said insurance policy are paid into said investment account upon occurrence of said particular condition in a second, later fixed time period.

28. The method of Claim 27, wherein said consecutive fixed time periods are
20 calendar years.

29. A method for making substitute contributions into a retirement account during a period of noncontribution, wherein contributions are normally paid by an employee and/or by the employee's employer, and wherein the noncontribution is due
25 to a particular condition, comprising the steps of:

 a. purchasing with funds of a retirement account an insurance policy to make, upon occurrence of a particular condition causing a period of noncontribution to said retirement account, substitute contributions to said retirement account in amounts approximately equal to those made by said
30 employee and/or by said employee's employer before a period of

noncontribution; and,

b. paying, upon occurrence of said particular condition, benefits under said insurance policy into said retirement account.

5 30. The method of Claim 29, wherein the particular condition insured against is an employee's disability. _____

31. A system for insuring against loss of accumulations in a retirement plan account during a period of noncontribution caused by a particular condition,
10 comprising:

a. an insurance policy adapted to make, upon occurrence of a particular condition causing a period of noncontribution to a potentially-eligible employee's retirement plan account, substitute contributions to said account in amounts approximately equal to those made by said potentially-eligible
15 employee and/or by said potentially eligible employee's employer before a period of noncontribution;

b. means for collecting and storing potentially-eligible employee indicative data;

c. means for determining an employee's potential eligibility to be a
20 member of a group insured under said insurance policy;

d. means for calculating periodic premiums for each potentially-eligible employee for appropriate coverage under said insurance policy;

e. means for accounting premiums paid for said insurance policy;

f. means for accounting benefits paid under said insurance policy; and,

25 g. means for deducting calculated premium amounts from plan assets.

32. The system of Claim 31, further including means for paying premiums for said insurance policy from contribution sources from a prior plan period.

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33. The system of Claim 31, further including means for paying premiums for said insurance policy from ~~investment~~ earnings from a prior plan period.

34. The system of Claim 31, wherein said eligibility-determining means
5 comprises means for determining whether a contribution has been made for an insured source in a plan period prior to a policy period.

35. The system of Claim 31, wherein said eligibility-determining means
10 comprises means for determining whether a contribution has been made for an insured source in a plan year ending before or upon the first day of a policy year.

36. The system of Claim 31, wherein said eligibility-determining means
15 comprises means for determining whether an employee had a date of termination on or before the last day of a plan period.

37. The system of Claim 31, means for reporting total covered lives.

38. The system of Claim 31, means for reporting total insurance in force.

39. The system of Claim 31, means for reporting total premiums due on a
20 premium due date.

40. The system of Claim 31, means for assisting with compliance testing
25 under IRC Section 415(c).

41. The system of Claim 31, means for assisting with compliance testing
under IRC Section 401(k).

42. The system of Claim 31, means for assisting with compliance testing
30 under IRC Section 401(m).

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